

IMPORTANT INFORMATION

Current debit cards are being replaced with a new Community Bank Visa Debit Card with EMV chip technology.

As a valued customer, you deserve the very best in financial convenience. That's why we'll soon be sending current debit card holders a new Community Bank EMV Visa Debit Card to replace the current debit cards.

Important Dates:

- **March 17, 2017** – new card will arrive in the mail around this date.
- **March 26, 2017** – current debit cards can be used for transactions through March 26th. After this date, existing Community Bank Debit Cards will no longer be valid.
- **March 27, 2017** – only new Community Bank Debit Cards are available to use. Enjoy the added benefits of chip technology which provides another layer of security to protect accounts against fraud.

Action Current Debit Card Holders must take as soon as possible:

- **Verify Current Address:** Please contact Community Bank as soon as possible and provide your updated mailing address, if your address has been changed recently. We are unable to forward your new Debit Card. Cards with an incorrect mailing address will be returned to Community Bank. To prevent any delays in receiving your new card, please contact us as soon as possible.
- If you have recurring transactions tied to your existing Community Bank Debit Card, as soon as you receive your new card you will want to contact the billing company or vendor to provide your new Community Bank Debit Card number. This will help to ensure your recurring transactions will continue to be paid.

Other Important Information:

- **Do you have a joint account?** If your existing card account has more than one card issued, please note that each cardholder will receive a new card. Each card will have a unique card number embossed on the card. Activity on both new cards will continue to clear from your joint checking account.
- **Do you have a debit card for your Health Savings Account?** If so, you will receive a new card for your HSA as well. This card will be labeled as a Health Savings Account to help distinguish your HSA card from the debit card tied to your personal checking account. In addition, if you have requested a second card to be issued to an authorized signer on your HSA, please note that the second card will have a unique card number assigned. Activity on both cards will continue to clear from your HSA account.
- **Do you have an ATM card?** Existing ATM Cards will be replaced with a Community Bank Debit Card. These cards will continue to provide access to funds only from an ATM. They will not have capability to be used at a merchant. If you would like to add this option, please contact Community Bank.

- **What is your daily limit on your new card?** All new cards will provide access to available funds in your account up to the following limits each day:
 - **Point of Sale - \$1,500 per day**
 - **ATM Withdrawals - \$500 per day**

If you would like to request a change to your daily limits, please contact a Personal Banker.

Questions?

**Please contact a Personal Banker at any
Community Bank location with questions
regarding your existing or new debit card.**

From everyone at Community Bank, thank you for your business. We have been pleased to serve the Mankato, Vernon Center and Amboy areas for over 40 years. We value your business and look forward to continuing to serve you.

Sincerely,
Quentin Beadell
President